

**EXHIBIT 10**

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From: David M. M. Taffet [<mailto:dmmt@platypus.bz>]

Sent: Monday, January 20, 2014 10:38 AM

To: [jbrussell@ivf-success.com](mailto:jbrussell@ivf-success.com); [rosedelaware@comcast.net](mailto:rosedelaware@comcast.net)

Cc: [beingthysself@yahoo.com](mailto:beingthysself@yahoo.com); John M. Gerber

Subject: Platypus Holdings's Default and Personal Defaults

Importance: High

Rosemary & Jeffrey:

We are at a critical point where the two of you have recently twice defaulted on Platypus Holdings' capital calls now past due, have stated that you will not make good on monies owed and that you will default on the next calls. In addition, you and I, jointly and severally, are in default to Penn Liberty Bank on our unsecured \$700,000 loan.

Your refusal to pay capital calls has caused great financial strain and measurable detriment to Tracy, Platypus Holdings and me. Indeed, we are scrambling to cover your short fall and to maintain the portfolio without your past and ongoing participation. You are on formal notice of the defaults and, assuming we successfully fill the gap you created and right the company, we will determine and declare the penalty for your position.

As to Penn Liberty, last week I took Al Jones, an Executive Vice President of the bank, and Jules Deluzio through 50 Fairview with an eye to having them collateralize the unsecured \$700,000 past due obligation with 50 Fairview. They have declined the offer, which, given that the two of you own the property outright, was never really mine to offer anyway. Given the substance of our conversation, I have discerned a number of things that seem to dictate their decision:

\* Given that they subjected your personal financials, earning history and earning potential to a proctology exam, they maintain that the two of you are "poor mouthing" to avoid further investment. They "know" with NO level of uncertainty that you have the ability to pay, but have decided not to.

\* They are aware of your defaults on the capital calls and your declaration that you will not make future payments. As such, they have every reason to know that you will not invest what is necessary to improve the portfolio, not to mention 50 Fairview, and, as such, they have no confidence in a liquidity event.

\* They recognize that you own 50 Fairview free and clear (regardless of whether you used margin, inheritance or earnings to pay for it) and, as such, you could have at any point in time leveraged the property with either a line of credit or a "refinancing" to free up cash to cover your obligations to Penn Liberty and to Platypus Holdings. Your decision not to pursue this financing reveals your unwillingness to abide by your financial obligations, especially given your earnings and financials.

\*They recognize that Tracy and I have been caught flat-footed by your decisions and your past actions and are not in any position to address the debts.

\* Even if I were a candidate for further debt, which I am not, the bank is at its maximum capacity with me.

\* They know that the lending environment (as we have experienced first hand) is not conducive to closing on commercial loans regardless of the type of property or the market in question.

\* In the same vein, they know securing lines of credit and mortgages on residential properties is wide open and active.

Based on what I know, the bank has elected not to pursue further a negotiated payment plan. I anticipate that they will pursue their legal remedies against one and/or both of us given that we are jointly and severally liable on the note.

These recent events on top of the previous defaults on capital calls and the derailing of the August loan close associated with our structured buyout of your position have worked havoc Tracy, Platypus Holdings and me.

David M. M. Taffet  
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